

<i>SERFF Tracking Number:</i>	<i>NGLI-128497581</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Guardian Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>NFECRTSPIDB2009 1/13</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>Nonforfeiture Rate Change - FE Asset Guard</i>		
<i>Project Name/Number:</i>	<i>Nonforfeiture Rate Change - FE Asset Guard/</i>		

Filing at a Glance

Company: National Guardian Life Insurance Company

Product Name: Nonforfeiture Rate Change - FE SERFF Tr Num: NGLI-128497581 State: Arkansas

Asset Guard

TOI: L07G Group Life - Whole

SERFF Status: Closed-Accepted

State Tr Num:

For Informational Purposes

Sub-TOI: L07G.111 Single Premium - Single Life

Co Tr Num: NFECRTSPIDB2009 1/13

State Status: Closed-Accepted for Informational Purposes

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Peggy Kratz, Kim Bolinder

Disposition Date: 06/25/2012

Date Submitted: 06/20/2012

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Nonforfeiture Rate Change - FE Asset Guard

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 06/25/2012

State Status Changed: 06/25/2012

Created By: Peggy Kratz

Corresponding Filing Tracking Number:

Filing Description:

Please see attached letter

State Narrative:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Peggy Kratz

Company and Contact

Filing Contact Information

Peggy Kratz, Senior Policy Forms Specialist plkratz@nglic.com

SERFF Tracking Number: NGLI-128497581 State: Arkansas
Filing Company: National Guardian Life Insurance Company State Tracking Number:
Company Tracking Number: NFECRTSPIDB2009 1/13
TOI: L07G Group Life - Whole Sub-TOI: L07G.111 Single Premium - Single Life
Product Name: Nonforfeiture Rate Change - FE Asset Guard
Project Name/Number: Nonforfeiture Rate Change - FE Asset Guard/

P.O. Box 1191 608-443-5325 [Phone]
Madison, WI 53701-1191 608-443-5365 [FAX]

Filing Company Information

National Guardian Life Insurance Company CoCode: 66583 State of Domicile: Wisconsin
P.O. Box 1191 Group Code: 1211 Company Type: LAH
Madison, WI 53701-1191 Group Name: State ID Number:
(800) 626-7931 ext. 5325[Phone] FEIN Number: 39-0493780

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: 3 forms @ \$50 each
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Guardian Life Insurance Company	\$150.00	06/20/2012	60293710

SERFF Tracking Number:	NGLI-128497581	State:	Arkansas
Filing Company:	National Guardian Life Insurance Company	State Tracking Number:	
Company Tracking Number:	NFECRTSPIDB2009 1/13		
TOI:	L07G Group Life - Whole	Sub-TOI:	L07G.111 Single Premium - Single Life
Product Name:	Nonforfeiture Rate Change - FE Asset Guard		
Project Name/Number:	Nonforfeiture Rate Change - FE Asset Guard/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		06/25/2012	06/25/2012

<i>SERFF Tracking Number:</i>	<i>NGLI-128497581</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Guardian Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>NFECRTSPIDB2009 1/13</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>Nonforfeiture Rate Change - FE Asset Guard</i>		
<i>Project Name/Number:</i>	<i>Nonforfeiture Rate Change - FE Asset Guard/</i>		

Disposition

Disposition Date: 06/25/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NGLI-128497581</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Guardian Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>NFECRTSPIDB2009 1/13</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>Nonforfeiture Rate Change - FE Asset Guard</i>		
<i>Project Name/Number:</i>	<i>Nonforfeiture Rate Change - FE Asset Guard/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Form	Schedule of Benefits and Premiums		Yes
Form	Schedule of Benefits and Premiums		Yes
Form	Schedule of Benefits and Premiums		Yes

SERFF Tracking Number: NGLI-128497581 State: Arkansas

Filing Company: National Guardian Life Insurance Company State Tracking Number:

Company Tracking Number: NFECRTSPIDB2009 1/13

TOI: L07G Group Life - Whole Sub-TOI: L07G.111 Single Premium - Single Life

Product Name: Nonforfeiture Rate Change - FE Asset Guard

Project Name/Number: Nonforfeiture Rate Change - FE Asset Guard/

Form Schedule

Lead Form Number: NFECRTSPIDB2009 1/13

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NFECRTS PIDB2009 1/13	Schedule Pages	Schedule of Benefits and Premiums	Initial			NFECRTSPI DB2009 1-13 Spec.pdf
	NFECRTM PIDB2009 1/13	Schedule Pages	Schedule of Benefits and Premiums	Initial			NFECRTMPI DB2009 1-13 Spec.pdf
	NFECRTM P2009- GDB-AR 1/13	Schedule Pages	Schedule of Benefits and Premiums	Initial			NFECRTMP2 009-GDB-AR 1-13 Spec.pdf

SCHEDULE OF BENEFITS AND PREMIUMS

CERTIFICATE NUMBER: [123456] ISSUE DATE: [AUGUST 15, 2013]

GROUP POLICY NUMBER: [78910]

Plan	Certificate Amount	Single Premium	Maturity/ Expiry Date
Single Pay Whole Life	[\$5,000]	[\$4,550.00]	Life

Guaranteed Values

Figures based on above Certificate Amount not including future growth, if any.

End of Certificate Year	Cash or Loan Value
1	[921.20]
2	[957.35]
3	[994.90]
4	[1,033.75]
5	[1,074.00]
6	[1,115.65]
7	[1,158.70]
8	[1,203.05]
9	[1,248.65]
10	[1,295.50]
11	[1,343.70]
12	[1,393.20]
13	[1,444.35]
14	[1,497.40]
15	[1,552.20]
16	[1,608.80]
17	[1,667.00]
18	[1,726.65]
19	[1,787.60]
20	[1,849.65]
Age 55	[1,849.65]
Age 60	[2,177.65]
Age 65	[2,529.00]

Declared Annual Growth Rate:	Non-Guaranteed: [2.0%]
Loan Interest Rate:	8.00% Annually In Arrears
Guaranteed Basis Of Values and Paid-Up Insurance:	
Mortality Table:	2001 CSO Sex Distinct Age Last Birthday
Interest Rate:	[4.50]%
Method:	Standard Nonforfeiture Law Minimum

Insured:	[John Doe]
Age:	[35 Male]
Beneficiary:	As Stated In The Enrollment Form Or Last Recorded Endorsement
Certificate Owner:	[John Doe]

SCHEDULE OF BENEFITS AND PREMIUMS

CERTIFICATE NUMBER: [NPL000000] ISSUE DATE: [JUNE 01, 2013]

GROUP POLICY NUMBER: [GPN 2009-01]

Plan	Certificate Amount	Annual Premium	Premium Paying Period	Maturity Date
Limited Pay Whole Life	\$5,000.00	[\$1,510.00]	[3 Years]	Life

Premium Mode:	Annually	Semi-annually	Quarterly	Monthly	EFT Monthly
Premium Payable:	[\$1,510.00]	[\$785.20]	[\$400.15]	[\$138.92]	[\$132.88]
*Total Annual Cost:	[\$1,510.00]	[\$1,570.40]	[\$1,600.60]	[\$1,667.04]	[\$1,594.56]
*Total Extra Annual Cost:	[\$0.00]	[\$60.40]	[\$90.60]	[\$157.04]	[\$84.56]

*Note: Total Extra Annual Cost is the additional cost each year for Your Certificate if You pay Your premium other than annually.

Guaranteed Values

(Figures do not include future growth, if any)

End of Certificate Year	Cash Value	Reduced Paid-Up Life Insurance
1	[112.55]	[610.85]
2	[543.85]	[2,840.45]
3	[994.90]	[5,000.00]
4	[1,033.75]	[5,000.00]
5	[1,074.00]	[5,000.00]
6	[1,115.65]	[5,000.00]
7	[1,158.70]	[5,000.00]
8	[1,203.05]	[5,000.00]
9	[1,248.65]	[5,000.00]
10	[1,295.50]	[5,000.00]
11	[1,343.70]	[5,000.00]
12	[1,393.20]	[5,000.00]
13	[1,444.35]	[5,000.00]
14	[1,497.40]	[5,000.00]
15	[1,552.20]	[5,000.00]
16	[1,608.80]	[5,000.00]
17	[1,667.00]	[5,000.00]
18	[1,726.65]	[5,000.00]
19	[1,787.60]	[5,000.00]
20	[1,849.65]	[5,000.00]
Age 55	[1,849.65]	[5,000.00]
Age 60	[2,177.65]	[5,000.00]
Age 65	[2,529.00]	[5,000.00]

Declared Annual Growth Rate: [2.0%] Non-Guaranteed
 Loan Interest Rate: 8.00% Annually In Arrears
 Guaranteed Basis Of Cash Values and Paid-Up Insurance:
 Mortality Table: 2001 CSO Sex Distinct Age Last Birthday
 Interest Rate: [4.50]%
 Method: Standard Nonforfeiture Law Minimum

Insured: John Doe
 Age: 35 Male
 Beneficiary: As Stated In The Enrollment Form Or Last Recorded Endorsement
 Owner: John Doe

SCHEDULE OF BENEFITS AND PREMIUMS

CERTIFICATE NUMBER: [NPL000000] ISSUE DATE: [JUNE 01, 2013]

GROUP POLICY NUMBER: [GPN 2010-09]

Amount of Death Benefit*

<u>Plan</u>	<u>Certificate Year</u>	<u>Death Benefit</u>	<u>Annual Premium</u>	<u>Premium Paying Period</u>	<u>Maturity Date</u>
Graded Death Benefit Whole Life Certificate	1	[\$1,500]	[\$1,590.00]	[3]	Life
	2	[\$3,500]	[\$1,590.00]		
	3 and later	[\$5,000]	[\$1,590.00]		

*Benefit shown is based on the initial Certificate Amount, not including future growth, if any.
Limited death benefit during the first 2 Years. See Page 4 for a Detailed Explanation.

Premium Mode:	Annually	Semi-annually	Quarterly	Monthly	EFT Monthly
Premium Payable:	[\$1,590.00]	[\$826.80]	[\$421.35]	[\$146.28]	[\$139.92]
**Total Annual Cost:	[\$1,590.00]	[\$1,653.60]	[\$1,685.40]	[\$1,755.36]	[\$1,679.04]
**Total Extra Annual Cost:	[\$0.00]	[\$63.60]	[\$95.40]	[\$165.36]	[\$89.04]

**Note: Total Extra Annual Cost is the additional cost each year for your certificate if you pay your premium other than annually.

Guaranteed Values

(Figures based on initial Certificate Amount not including future growth, if any.)

<u>End of Certificate Year</u>	<u>Cash Value</u>	<u>Reduced Paid-Up Life Insurance</u>
1	[135.15]	[738.70]
2	[556.40]	[2,911.95]
3	[994.90]	[5,000.00]
4	[1,033.75]	[5,000.00]
5	[1,074.00]	[5,000.00]
6	[1,115.65]	[5,000.00]
7	[1,158.70]	[5,000.00]
8	[1,203.05]	[5,000.00]
9	[1,248.65]	[5,000.00]
10	[1,295.50]	[5,000.00]
11	[1,343.70]	[5,000.00]
12	[1,393.20]	[5,000.00]
13	[1,444.35]	[5,000.00]
14	[1,497.40]	[5,000.00]
15	[1,552.20]	[5,000.00]
16	[1,608.80]	[5,000.00]
17	[1,667.00]	[5,000.00]
18	[1,726.65]	[5,000.00]
19	[1,787.60]	[5,000.00]
20	[1,849.65]	[5,000.00]

Initial Certificate Amount	[\$5,000]
Declared Annual Growth Rate:	[2.50]% Non-Guaranteed
Certificate Loan Interest Rate:	8.00% Annually In Arrears
Guaranteed Basis Of Values and Paid-Up Insurance:	
Mortality Table:	2001 CSO Sex Distinct Age Last Birthday
Interest Rate:	[4.50]%
Method:	Standard Nonforfeiture Law Minimum
Insured:	[John Doe]
Age:	[35 Male]
Beneficiary:	As Stated In The Enrollment Form Or Last Recorded Endorsement
Certificate Owner:	[John Doe]

SERFF Tracking Number:	NGLI-128497581	State:	Arkansas
Filing Company:	National Guardian Life Insurance Company	State Tracking Number:	
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TOI:	L07G Group Life - Whole	Sub-TOI:	L07G.111 Single Premium - Single Life
Product Name:	Nonforfeiture Rate Change - FE Asset Guard		
Project Name/Number:	Nonforfeiture Rate Change - FE Asset Guard/		

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	
Bypass Reason:	Filing is for a revised Schedule of Benefits only. Compliance was provided with approved policy form filing.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	Filing is for a revised Schedule of Benefits only.	
Comments:		

	Item Status:	Status Date:
Satisfied - Item:	Cover Letter	
Comments:		
Attachment:		
AR-FE Asset Guard 2001 CSO Group.pdf		



June 20, 2012

Arkansas Department of Insurance – via SERFF

**RE: National Guardian Life Insurance Company
NAIC # 66583 - FEIN# 39-0493780**

**Change in Valuation Interest Rate
Change in Nonforfeiture Interest Rate
Revised Schedule Pages for Previously Approved Forms
NFECRTSPIDB2009 1/13 et al**

Dear Commissioner/Director:

The purpose of this filing is to notify you of changes that are being implemented as a result of statutory changes to the Standard Nonforfeiture Law. Those changes include:

1. Change in the statutory valuation rate from 4.0% to 3.5%. This rate will be used for statutory reserves for all forms listed, no later than January 1, 2013.
2. Since the valuation interest rate also impacts the cash value calculation, we will be changing the cash value rates from 5.0% to 4.5% for these forms no later than January 1, 2014.

We have enclosed a revised Schedule page (as listed below) reflective of the revised rate for each previously approved policy form.

The policy forms affected by these changes follow:

Previously Approved Policy Form #	Date Approved	Revised Schedule Page
NFECRTMP2009-GDB-AR	8-16-2010	NFECRTMP2009-GDB-AR 1/13
NFECRTSPIDB2009	8-16-2010	NFECRTSPIDB2009 1/13
NFECRTMPIDB2009	8-16-2010	NFECRTMPIDB2009 1/13

Bracketed information is variable, as follows:

1. All "John Doe" personal information will be completed based on the age and amount of insurance selected by the insured.
2. The premium paying period is bracketed to allow for payment modes of 1 year through 20 years.
3. The cash value interest rate is bracketed solely for the purpose of any future change to the statutory nonforfeiture interest rate.

**National Guardian Life Insurance Company (NGL) • Two East Gilman Street • PO Box 1191 •
Madison WI 53701-1191**

608.257.5611 • 800.548.2962 • Fax: 608.257.4308 • www.nglic.com

No changes were required to the policy text pages as a result of these changes; therefore, we certify that absolutely no changes have been made to the previously approved text pages.

If you have any questions or comments, please contact me. We thank you in advance for your assistance.

Sincerely,

Peggy Kratz
Senior Policy Forms Specialist
608-443-5325